

POWERS KIRN, LLC

By: Jill Manuel-Coughlin, Esquire  
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 Attorney for Movant/ 15-1199

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:		Chapter 13 Proceeding
Tonica M. Lowe-Miller Nelson Miller (CoDebtor)	Debtor	18-13334 JKF
CITIMORTGAGE, INC., c/o Cenlar FSB	Movant	
v.		
Tonica M. Lowe-Miller Nelson Miller (CoDebtor) Scott F. Waterman, Esquire	Respondents	

**STIPULATION VACATING RELIEF  
AND REINSTATING AUTOMATIC STAY**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Jill Manuel-Coughlin, Esquire on behalf of secured creditor, CITIMORTGAGE, INC., c/o Cenlar FSB (“Movant”).

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

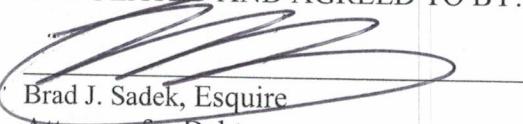
1. The RELIEF ORDER entered 4/24/2019 at Docket#44 is hereby VACATED and the Automatic Stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. This Stipulation pertains to the property located at 269 Maple Avenue, Morton, PA 19070, mortgage account ending with 8992.
3. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and Movant, agree to the following:
  - (a) Parties acknowledge that the current regular post-petition payment is **\$1,501.84**.
  - (b) Parties acknowledge that the following amounts are currently due post-petition:

Monthly Payments: 2/1/2019 – 5/1/2019 @ \$1,501.84	\$6,007.36
Less Debtor Suspense:	(\$20.16)
<b>Total Post-Petition Arrearage:</b>	<b>\$5,987.20</b>

- (c) Commencing with the 6/1/2019 payment the Debtor shall resume and shall continue to make all regular monthly post-petition payments when they are due in accordance with the terms of the Note & Mortgage.

- (d) On or before 6/12/2019, Debtor shall make a down-payment to Movant in the amount of **\$5,987.20**. This payment shall be applied to the post-petition arrears as shown in paragraph 3 (b) above.
- (e) If sufficient proof is provided (front and back copies of checks or money orders) of payments made, but not credited, the account will be adjusted accordingly.
- (f) All payments from Debtor to Movant shall be in the form of certified funds. Post-petition payments should be sent to CENLAR FSB, Attn: Bankruptcy Department, 425 Phillips Boulevard, Ewing, NJ 08618.
- (g) The provisions of the Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the contract and applicable law.
- (h) The Debtor shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, or if the case should convert to a Chapter 7 Bankruptcy, Movant may provide the Debtor and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Movant relief from the automatic stay without further notice and hearing and waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.
- (i) The parties agree that a facsimile may be submitted to the Court as if it were an original.

STIPULATED AND AGREED TO BY:

  
Brad J. Sadek, Esquire  
Attorney for Debtor  
Date:

/s/ Polly Langdon, Esquire for  
Scott F. Waterman, Esquire  
Trustee  
Date:

/s/ Jill Manuel-Coughlin, Esquire  
Jill Manuel-Coughlin, Esquire  
Attorney for Movant  
Date:

On this \_\_\_\_ day of \_\_\_\_\_, 2019, approved by the Court.

\_\_\_\_\_  
United States Bankruptcy Judge